

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In Re:

PEDRO A. PEREZ, JR. and NILSA M. PEREZ  
[aka Peter A. Perez and Nilsa M. Rubin]

Case No.: 13-12554(mew)  
Chapter 7

Debtors.

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**ORDER AVOIDING JUDICIAL LIEN PURSUANT TO 11 U.S.C. § 522(f)  
AND CLOSING CHAPTER 7 CASE**

**(Avoiding judicial lien of Federated Financial Corporation as Assignee of Advanta Bank)**

Upon the motion, dated July 19, 2018 (the “Motion”), of the Debtors herein, Pedro A. Perez, Jr. and Nilsa M. Perez (the “Debtors”), by their attorney, Peter T. Nguyen, Esq., for an order avoiding, pursuant to 11 U.S.C. § 522(f), the judicial lien described therein and herein with respect to the Debtors’ interests in the real property located at 2214 Kingsland Avenue, Bronx, NY 10469 (the “Property”), and closing their Chapter 7 case; there being due and sufficient notice of the Motion; and there being no objections to the requested relief; and upon the record of the hearing held by the Court on the Motion on August 22, 2018; and, after due deliberation, the Court having found and concluded that (a) the foregoing judicial lien fully impairs the Debtors’ homestead exemption, and closing their Chapter 7 case; and good and sufficient cause appearing, it is hereby

ORDERED, that the Motion is granted as provided herein; and it is further

ORDERED, that for the limited purpose of the Court's determination of the Debtors' request, set forth in the Motion, to avoid a judicial lien pursuant to 11 U.S.C. § 522(f) and closing their Chapter 7 case; and it is further

ORDERED, that the United States Trustee need not appoint a Chapter 7 trustee in this reopened case; and it is further

ORDERED, that the fixing of the judicial lien of Federated Financial Corporation as Assignee of Advanta Bank, perfected on October 24, 2011 in the Supreme Court of the State of New York, County of Bronx in the sum of \$32,087.39, Index No. 309409-11, on the Property and its proceeds is avoided pursuant to 11 U.S.C. §522(f) and their Chapter 7 case closed; and it is further

ORDERED, that the Clerk of the County of Bronx, New York mark on its records that the foregoing judicial lien on the Property and its proceeds have been avoided by Bankruptcy Court Order pursuant to 11 U.S.C. § 522(f); provided, that the Debtors may file a copy of this Order with such Clerk as alternative notice thereof; and it is further

ORDERED, that, the specific reason for this case to have been reopened having now occurred, this case is closed.

Dated: New York, New York  
August 22, 2018

**s/Michael E. Wiles**  
UNITED STATES BANKRUPTCY JUDGE